Recording Information

Grantee:

Kevin Dowell 6565 Fox Chase Southaven MS 38671 Phone # 662 349 9264 Phone # No Second Number

Grantor:

Secretary of HUD

c/o Hooks Van Holm, Inc. 1021 Noble Street, Suite 212 Anniston, AL 36903 Phone # 256-241-1415 No Second Number

Type of Instrument: Special Warranty Deed

Prepared by and Return to:

Fearnley & Califf, PLLC 6389 Quail Hollow Road Suite 202 Memphis TN 38120 901-328-6800 Linda J. Mathis - Bar Number 9183

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Indexing Instructions: Lot 2450, Section L, Southaven West in Section 27, T1S, R8W DeSoto Co., MS Plat Book 4, Page 51.

Prepared by and return to: Fearnley & Califf - MS 981 Goodman Road - Suite 105 Horn Lake, MS 38637 Phone No.: 901 328-6800 Linda J. Mathis Bar Number 9183

STATE OF MISSISSIPPI

FHA CASE NO. 281-304275

SPECIAL WARRANTY DEED

Indexing Instructions: Lot 2450, Section L, Southaven West in Section 27, T1S, R8W, DeSoto Co, MS as recorded in plat book 4, page 51, DeSoto Co, MS

This Indenture, made between Secretary of Housing and Urban Development, of Washington, D.C., or his successors, party of the first part, (Grantor), and Kevin Dowell, , party(ies) of the second part (Grantee).

Witnesseth, that the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2450, Section L, Southaven West, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 4, Page 51, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531), by deed dated October 29, 2009 and recorded in Book 622, Pages 41-42, in the Chancery Clerk's Office of DeSoto County, Mississippi.

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second party, forever, in fee simple; and the said party of the first part specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right(s) appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until: February 17, 2010

In Witness whereof the undersigned has set his/her hand and seal as the duly authorized principal of Hooks Van Holm, Inc., an Alabama corporation, marketing contractor of the U. S. Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development (HUD), under authority and by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended.

Secretary of Housing and Urban Development by its Delegated Authority, Hooks Van Holm, Inc.,

By: Argelita Haves

Its: Authorized Signatory
Dated: 2/12/10

STATE OF ALABAMA COUNTY OF CALHOUN

Personally appeared before me, the undersigned Notary Public in and for said county and state, on the 12 day of 100 years, 200, within my jurisdiction, the within named 100 years and years are with the within named 100 years and years are with the within named 100 years are within the years are within the within named 100 years are within the within the within named 100 years are within the within the within named 100 years

NOTARY PU

My Commission Expires: 1/23//3

Parcel No.:

108827040 02450.00

Mail Tax Bills To:

6565 Fox Chase

Southaven, MS 38671

LINDA W JACKSON NOTARY PUBLIC ALABAMA STATE AT LARGE



Property Address:

7737 Cherry Valley Blvd. Southaven, MS 38671

Grantor's Address: Secretary of HUD

c/oHooks Van Holm, Inc.

1021 Noble Street, Suite 212 Anniston, AL 36903 Phone #: (256) 241-1415 No Second Number Grantee's Address: Kevin Dowell

6565 Fox Chase Southaven, MS 38671

Phone #:662-349-9264 Phone #:No Second Number

Prepared by and return to: Fearnley & Califf - MS 981 Goodman Road - Suite 105 Horn Lake, MS 38637 Phone No.: 901 328-6800

Linda J. Mathis Bar Number 9183